1. Collected data and performed trend and variance analysis to mitigate risk arising from bad debt.
2. Wrote and implemented standard operating procedures for credit personnel to achieve consistency in unit operations.
3. Reported key performance indicators to department heads for management of positive cash flow and to adjust credit risk policies and procedures.
4. Oversaw all reporting, documentation and recordkeeping requirements for department.
5. Investigated and evaluated customers for creditworthiness and potential risk factors.
6. Provided resources and expertise for conversion, validation and training required for company-wide software updates.
7. Referred delinquent accounts to collections department or outside resources.
8. Monitored accounts for signs of fraud and non-payment issues.
9. Collaborated with management to evaluate credit strategies and develop improvements.
10. Maintained full knowledge of current regulatory environment and made proactive adjustments to meet changing requirements.
11. Utilized deep understanding of industry best practices and legal requirements to prevent critical incidents.
12. Attended ongoing professional training to facilitate accurate and productive credit management.
13. Analyzed applicants' financial status and credit and property evaluations to determine loan feasibility.
14. Obtained and interpreted financial statements to assist in credit limit reviews.
15. Work cross-functionally with sales, management and other departments to maintain effective operations.
16. Devised collection recovery strategies to resolve customer issues and delinquent cases.
17. Streamlined processes for early identification of potential credit system and monitoring problems.
18. Recognized across organization for diligence, accuracy and contributions toward maintaining positive cash position through problem resolution.
19. Used [Software] and [Software] to perform credit appraisals, document verification and loan approvals.
20. Optimized credit approval and collection processes, improving operational efficiencies by over [Number]%.